

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13
KAIRIE GOULD :
 : BK. No. 18-18076 AMC
 :
 :

STIPULATION TO VACATE THE RELIEF ORDER
AND REINSTATE THE AUTOMATIC STAY

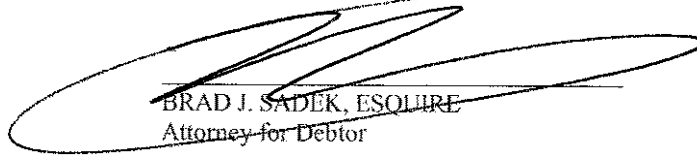
It is hereby stipulated by and between Phelan Hallinan Diamond & Jones, LLP, counsel for the Movant, AURORA FINANCIAL GROUP, INC., and BRAD J. SADEK, Esquire, counsel for the Debtor, as follows:

1. The Court's Order of March 17, 2020 shall be vacated.
2. The Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
3. The parties agree that the total post-petition arrearage consists of the months December 2019 thru September 2020 payments at \$1,581.76 per month for a total payment amount of \$15,817.60 less suspense in the amount of \$1,245.34 resulting in the total post-petition arrearage amount of \$14,572.26.
4. Upon execution of this Stipulation, Debtor shall tender funds in the amount of \$12,177.66, reducing the post-petition arrearage amount to \$2,394.60. By November 1, 2020 the Debtor will remit the remaining \$2,394.60.
5. Beginning October 1, 2020, Debtor shall commence payment of the regular monthly mortgage payments. All subsequent monthly payments and late charges shall be due in accordance with the terms of the Mortgage. All payments made pursuant to this Stipulation shall be by certified check or money order payable to **FREEDOM MORTGAGE CORP., 10500 KINCAID DRIVE FISHERS, IN 46037-9764**.
6. If Debtor provides sufficient proof (front and back copies of checks or money orders) of payments made, but not already credited, the account will be adjusted accordingly.
7. Should the Debtor fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than fifteen (15) days late, Movant shall send Debtor and counsel a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days of the date of the Notice, counsel shall file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
8. In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor fail to bring the loan contractually current, Movant shall send Debtor and counsel a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days of the date of the Notice, counsel shall file a Certification of Default with the Court and the Court shall enter an Order granting relief from the Automatic Stay waiving FED. R. Bankr. P. 3002.1 and waiving Rule 4001 (a)(3) so that the Relief Order is immediately effective and enforceable.
9. Debtor's tendering of a check to **FREEDOM MORTGAGE CORP.**, which is subsequently returned due to insufficient funds in the account upon which the check is drawn, shall not constitute payment as the term is used in this Stipulation.
10. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 24, 2020

/s/ Jerome B. Blank, Esquire
Jerome B. Blank, Esq., Id. No. 49736
Phelan Hallinan Diamond & Jones, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza

Philadelphia, PA 19103
Phone Number: 215-563-7000 Ext 31625
Fax Number: 215-568-7616
Email: jerome.blank@phelanhallinan.com



BRAD J. SADEK, ESQUIRE
Attorney for Debtor

/s/ LeeAne O. Huggins No Objection September 28, 2020

WILLIAM C. MILLER
Chapter 13 Trustee